1: Glacken E-5 (1951-1952) 1953 AC7 Okinawa AC7

villages have the simple interest type, with or without the bidding feature. The order of borrowing may be determined by discussion, and, if more than one person wishes a loan at the same time, lots are drawn. 479 426 184

In the interest (rishi) type, a man borrows, for example, Y2000 with ten men contributing Y200 each and repays Y2200 in ten monthly installments. (Here the interest is Y10 per month for each Y100 advanced). If a borrower cannot meet a payment, the members make up the deficit which then becomes an additional obligation on the part of the borrower. 479 426

Mutual loan groups were found in Matsuda and Hanashiro, though they are not so strong as in Hinatogawa. The amounts involved are less, reflecting the poorer cash standing of the farmer. Guarantors (hōshōnin) are not required since the members know one another well. Loans are generally made for the construction or repair of houses, pens, sheds, or stalls, for hiring a pig breeder, to buy a domestic animal, or to tide one over a crop failure. A group may be organised for the specific purpose of enabling each member, during the life of the loan group, to purchase a small pig.

Woman may have their own groups. In Hanashiro the only group known to me was composed of women. Again, assume twenty members who advance Y100 each, a total of Y2000 initially, and who have agreed upon an interest rate of Y10 per month on each Y100 borrowed. The life of the group is twenty months. The progress of the loans and monthly repayments is shown in the following table. It illustrates the continuous turning in of principal and interest payments to furnish capital for new loans. The multiplications in parentheses show the number of members times the amount involved per member in each transaction. In Hanashiro, there are three of these women's groups. This is said to be a decline from the pre-war number. [562]

In Matsuda these groups are not important in financing the farmer. It is estimated that there are five groups, with 15-20 members each, operating in Matsuda. Bidding may be dispensed with, the interest is divided among the borrowers and not turned back for further loans, and the sequence of borrowers is determined either by discussion or by lot. These were Y500 groups, higher monthly advances than in Hanashiro, but the principle is the same.

The limited use of these mutual loan groups in the agricultural villages may be temporary, and may not be typical of all Okinawa. According to residents of Hanashiro and Matsuda, they were not widely used before the war. They have now further declined in importance except in Hinatogawa. It is rather difficult to account for this, considering the need for money and the reluctance of villagers to go to banks and institutions for loans. The fear of red tape and entertainment costs is the chief deterrent to institutional borrowing. Perhaps the failure is merely indicative of insufficient money to lend, and inability to repay what is borrowed. Farmers have little money to advance, little surplus to repay loans from others. [934] [953]

Loans Almost no rural person deals as an individual with a bank for small amounts, as he is embarrassed to deal with strangers and has a tradition of distrust of city people in general. The small 'moai' is the mark of a rather stable agricultural community. Between the 'moai' and the city bank operates the individual loan shark, catering to people who need money desperately---either because of ill health or family troubles---or because with a little capital the borrower hopes to "make a killing" in some enterprise. These needy people are quite willing to contract to repay at the exorbitant interest rate of ten per cent per month. As might be expected, many persons default on repayment of these loans, to the intense and very vocal indignation of the lender. 452

Almost every 'son' has a credit cooperative, or 'Shin'yō Kyōdo Kumiai'. These are operated by the 'son' office, and when the money involved filters down to individuals the amount concerned is much less than one can obtain through a 'moai'. Amounts available for loan generally range from ¥10,000 to ¥15,000 for each village. Then the amount is divided according to the number of households in the 'han', or ward, of the village. Bigger 'han' can borrow about ¥3,000 while smaller ones may borrow ¥2,000. The money is borrowed by the 'han' and then sub-borrowed by individuals or by groups of two or three men. A person may but seldom does borrow directly from the 'son' office as an individual. However, repayment is always made on an individual basis, rather than through the 'han' and village. The village headman, or 'kucho', is the person responsible ('sekinin-sha') for the operation of the fund in his bailiwick. [632]

One Nanahan man has moved temporarily to Itoman. He obtained a GARIOA-subsidized bank loan for ¥360,000 ($3,000) to buy a truck. His success in finding customers in the Naha port area assures that the loan will not be defaulted. 453

'Son' Relief At the end of 1952 there were 335 persons, representing 114 households, who were receiving relief from the 'son' office. Details are presented below: 746 [632]

Class of Aid	From Prewar		Due to War		Postwar		Total	
	Houses	Persons	Houses	Persons	Houses	Persons	Houses	Persons
Orphans	--	--	8	15	--	--	8	15
Aged persons	23	28	14	29	4	5	41	62
Widows	--	--	15	76	12	60	27	136
Sick persons	3	10	5	12	7	26	15	48
Disabled	8	13	3	7	1	5	12	25
Other	1	4	4	18	6	27	11	49
TOTAL	35	55	49	157	30	123	114	335

To obtain relief, old people must fulfill the usual requirements of living alone, being propertyless, ill, and without familial support. In the